

## STATEMENT AS OF 09-30-2003 OF 933-0318 ACCESS DENTAL PLAN

REPORT #1 ---- PART A: ASSETS				
1	2	3	4	5
	Access Dental	Premier Access	Eliminations	Consolidated
CURRENT ASSETS:	Current Period	Current Period	Current Period	Current Period
1. Cash and Cash Equivalents	3,681,341	5,864,561		9,545,902
2. Short-Term Investments	566,691			566,691
3. Premiums Receivable - Net	1,608,797	772,320		2,381,117
4. Interest Receivable	0	109,886		109,886
5. Shared Risk Receivables - Net				0
6. Other Health Care Receivables - Net	1,646,047		-150,000	1,496,047
7. Prepaid Expenses	528,929	179,483		708,412
8. Secured Affiliate Receivables - Current	1,907,565			1,907,565
9. Unsecured Affiliate Receivables - Current	443,938		-3,076	440,862
10. Aggregate Write-Ins for Current Assets	72,619	77,100	0	149,719
11. TOTAL CURRENT ASSETS (Items 1 to 10)	10,455,927	7,003,350	-153,076	17,306,201
OTHER ASSETS:				
12. Restricted Assets	50,000	1,529,843		1,579,843
13. Long-Term Investments		7,248,282		7,248,282
14. Intangible Assets and Goodwill - Net				0
15. Secured Affiliate Receivables - Long-Term				0
16. Unsecured Affiliate Receivables - Past Due				0
17. Aggregate Write-Ins for Other Assets	7,383,968	489,097	-7,298,441	574,624
18. TOTAL OTHER ASSETS (Items 12 to 17)	7,433,968	9,267,222	-7,298,441	9,402,749
PROPERTY AND EQUIPMENT				
19. Land, Building and Improvements				0
20. Furniture and Equipment - Net	744,443			744,443
21. Computer Equipment - Net	324,025	13,190		337,215
22. Leasehold Improvements - Net	270,324			270,324
23. Construction in Progress	94,045	482,128		576,173
24. Software Development Costs		49,380		49,380
25. Aggregate Write-Ins for Other Equipment	49,342	0	0	49,342
26. TOTAL PROPERTY AND EQUIPMENT (Items 19 to 25)	1,482,179	544,698	0	2,026,877
27. TOTAL ASSETS	19,372,074	16,815,270	-7,451,517	28,735,827
DETAILS OF WRITE-INS AGGREGATED AT ITEM 10 FOR CURRENT ASSETS				
1001. Inventory	71,119			71,119
1002. Administrative Fee Receivable	1,500	31,889		33,389
1003. Affiliate Mortgage Loan - Current		45,211		45,211
1004.				0
1098.				0
1099. TOTALS (Items 1001 thru 1004 plus 1098)	72,619	77,100	0	149,719
DETAILS OF WRITE-INS AGGREGATED AT ITEM 17 FOR OTHER ASSETS				
1701. Security Deposits	85,527	1,300		86,827
1702. Investment in Subsidiary	7,298,441		-7,298,441	0
1703. Affiliate Mortgage Loans - Long-Term		487,797		487,797
1704.				0
1798. Summary of remaining write-ins for Item 17 from overflow page				
1799. TOTALS (Items 1701 thru 1704 plus 1798)	7,383,968	489,097	-7,298,441	574,624
DETAILS OF WRITE-INS AGGREGATED AT ITEM 25 FOR OTHER EQUIPMENT				
2501. Vehicles - Net	49,342			49,342
2502.				0
2503.				0
2504.				0
2598. Summary of remaining write-ins for Item 25 from overflow page				
2599. TOTALS (Items 2501 thru 2504 plus 2598)	49,342	0	0	49,342

## STATEMENT AS OF 09-30-2003 OF 933-0318 ACCESS DENTAL PLAN

## REPORT #1 ---- PART B: LIABILITIES AND NET WORTH

1	2		3	4	5
	Current Period				
	Access Dental	Premier Access	Intercompany Elimination	Consolidated	Total
<b>CURRENT LIABILITIES:</b>					
1. Trade Accounts Payable	287,841	17,059			304,900
2. Capitation Payable	8,500				8,500
3. Claims Payable (Reported)	654,737	2,216,110	-150,000		2,720,847
4. Incurred But Not Reported Claims	486,165	2,053,890			2,540,055
5. POS Claims Payable (Reported)					0
6. POS Incurred But Not Reported Claims					0
7. Other Medical Liability					0
8. Unearned Premiums		1,345,051	22,585		1,367,636
9. Loans and Notes Payable					0
10. Amounts Due To Affiliates - Current	22,585	3,076	-25,661		0
11. Aggregate Write-Ins for Current Liabilities	2,138,779	1,120,386	0		3,259,165
12. TOTAL CURRENT LIABILITIES (Items 1 to 11)	3,598,607	6,755,572	-153,076		10,201,103
<b>OTHER LIABILITIES:</b>					
13. Loans and Notes Payable (Not Subordinated)					0
14. Loans and Notes Payable (Subordinated)					0
15. Accrued Subordinated Interest Payable					0
16. Amounts Due To Affiliates - Long Term					0
17. Aggregate Write-Ins for Other Liabilities	0	0	2,761,257		2,761,257
18. TOTAL OTHER LIABILITIES (Items 13 to 17)	0	0	2,761,257		2,761,257
19. TOTAL LIABILITIES	3,598,607	6,755,572	2,608,181		12,962,360
<b>NET WORTH</b>					
20. Common Stock	300,000	1,725,000	-1,725,000		300,000
21. Preferred Stock					0
22. Paid In Surplus	344,757	2,600,731	-2,600,731		344,757
23. Contributed Capital					0
24. Retained Earnings (Deficit)/Fund Balance	15,053,909	5,630,741	-5,630,741		15,053,909
25. Aggregate Write-Ins for Other Net Worth Items	74,801	103,226	-103,226		74,801
26. TOTAL NET WORTH (Items 20 to 25)	15,773,467	10,059,698	-10,059,698		15,773,467
27. TOTAL LIABILITIES AND NET WORTH	19,372,074	16,815,270	-7,451,517		28,735,827
<b>DETAILS OF WRITE-INS AGGREGATED AT ITEM 11 FOR CURRENT LIABILITIES</b>					
1101. Accrued Compensation	1,382,462	253,873			1,636,335
1102. Misc. Accrued Liabilities	387,683	256,144			643,827
1103. Accrued Broker Commission Liability		472,694			472,694
1104. Accrued Premium Tax Liability		137,675			137,675
1105. Patient Account Credits	368,634				368,634
1106.					0
1198. Summary of remaining write-ins for Item 11 from overflow page					
1199. TOTALS (Items 1101 thru 1104 plus 1198)	2,138,779	1,120,386	0		3,259,165
<b>DETAILS OF WRITE-INS AGGREGATED AT ITEM 17 FOR OTHER LIABILITIES</b>					
1701. Minority Interest			2,761,257		2,761,257
1702.					0
1703.					0
1704.					0
1798. Summary of remaining write-ins for Item 17 from overflow page					
1799. TOTALS (Items 1701 thru 1704 plus 1798)	0	0	2,761,257		2,761,257
<b>DETAILS OF WRITE-INS AGGREGATED AT ITEM 25 FOR OTHER NET WORTH ITEMS</b>					
2501. Unrealized Gain on Available for Sale Securities	74,801	103,226	-103,226		74,801
2502.					0
2503.					0
2504.					0
2598. Summary of remaining write-ins for Item 25 from overflow page					
2599. TOTALS (Items 2501 thru 2504 plus 2598)	74,801	103,226	-103,226		74,801

## STATEMENT AS OF 09-30-2003 OF 933-0318 ACCESS DENTAL PLAN

## REPORT #2: REVENUE, EXPENSES AND NET WORTH

	1	2	3	4
	Current Period			
	Access Dental	Premier Access	Intercompany Elimination	Consolidated
	Current Period	Current Period	Current Period	Current Period
<b>REVENUES:</b>				
1. Premiums (Commercial)	5,086	10,131,570		10,136,656
2. Capitation	237,727			237,727
3. Co-payments, COB, Subrogation	762,734			762,734
4. Title XVIII - Medicare				0
5. Title XIX - Medicaid	7,594,821	1,592,285		9,187,106
6. Fee-For-Service	4,060,050		-462,787	3,597,263
7. Point-Of-Service (POS)				0
8. Interest	47,674	109,483		157,157
9. Risk Pool Revenue				0
10. Aggregate Write-Ins for Other Revenues	596,279	91,692	-805,849	-117,878
11. TOTAL REVENUE (Items 1 to 10)	13,304,371	11,925,030	-1,268,636	23,960,765
<b>EXPENSES:</b>				
<b>Medical and Hospital</b>				
12. Inpatient Services - Capitated				0
13. Inpatient Services - Per Diem				0
14. Inpatient Services - Fee-For-Service/Case Rate				0
15. Primary Professional Services - Capitated	4,072,844			4,072,844
16. Primary Professional Services - Non-Capitated	1,942,839	8,019,410	-462,787	9,499,462
17. Other Medical Professional Services - Capitated				0
18. Other Medical Professional Services - Non-Capitated	1,873,607			1,873,607
19. Non-Contracted Emergency Room and Out-of-Area Expense, not including POS				0
20. POS Out-Of-Network Expense				0
21. Pharmacy Expense - Capitated				0
22. Pharmacy Expense - Fee-for-Service				0
23. Aggregate Write-Ins for Other Medical and Hospital Expenses	948,071	0	0	948,071
24. TOTAL MEDICAL AND HOSPITAL (Items 12 to 23)	8,837,361	8,019,410	-462,787	16,393,984
<b>Administration</b>				
25. Compensation	799,566	626,951		1,426,517
26. Interest Expense	-11,294	0		-11,294
27. Occupancy, Depreciation and Amortization	143,236	79,349		222,585
28. Management Fees				0
29. Marketing	358,011	1,349,920		1,707,931
30. Affiliate Administration Services				0
31. Aggregate Write-Ins for Other Administration	891,783	668,190	-26,250	1,533,723
32. TOTAL ADMINISTRATION (Items 25 to 31)	2,181,302	2,724,410	-26,250	4,879,462
33. TOTAL EXPENSES	11,018,663	10,743,820	-489,037	21,273,446
34. INCOME (LOSS)	2,285,708	1,181,210	-779,599	2,687,319
35. Extraordinary Item				0
36. Provision for Taxes	25,812	401,611		427,423
37. NET INCOME (LOSS)	2,259,896	779,599	-779,599	2,259,896
<b>NET WORTH:</b>				
38. Net Worth Beginning of Period	16,081,781	9,323,545	-9,323,545	16,081,781
39. Audit Adjustments				0
40. Increase (Decrease) in Common Stock				0
41. Increase (Decrease) in Preferred Stock				0
42. Increase (Decrease) in Paid in Surplus				0
43. Increase (Decrease) in Contributed Capital				0
44. Increase (Decrease) in Retained Earnings:				0
45. Net Income (Loss)	2,259,896	779,599	-779,599	2,259,896
46. Dividends to Stockholders	-2,536,727			-2,536,727
47. Aggregate Write-Ins for Changes in Retained Earnings	-31,483	-43,446	43,446	-31,483
48. Aggregate Write-Ins for Changes in Other Net Worth Items	0	0	0	0
49. NET WORTH END OF PERIOD (Items 38 to 48)	15,773,467	10,059,698	-10,059,698	15,773,467

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## STATEMENT AS OF 09-30-2003 OF 933-0318 ACCESS DENTAL PLAN

## REPORT #2: REVENUE, EXPENSES AND NET WORTH

1	2	3	4	5
	Current Period			
	Access Dental	Premier Access	Intercompany Elimination	Consolidated
<b>DETAILS OF WRITE-INS AGGREGATED AT ITEM 10 FOR OTHER REVENUES</b>				
1001. Miscellaneous Income	31,352	91,692	-26,250	96,794
1002. Equity in Undistributed Income of Subsidiary	564,927		-564,927	0
1003. Minority Interest in Income of Subsidiary			-214,672	-214,672
1004.				0
1005.				0
1006.				0
1098. Summary of remaining write-ins for Item 10 from overflow page				
1099. TOTALS (Items 1001 thru 1006 plus 1098)	596,279	91,692	-805,849	-117,878
<b>DETAILS OF WRITE-INS AGGREGATED AT ITEM 23 FOR OTHER MEDICAL AND HOSPITAL EXPENSES</b>				
2301. Occupancy, Depreciation and Amortization	461,190			461,190
2302. Supplies	383,275			383,275
2303. Other Medical Miscellaneous Expenses	103,606			103,606
2304.				0
2305.				0
2306.				0
2398. Summary of remaining write-ins for Item 23 from overflow page				
2399. TOTALS (Items 2301 thru 2306 plus 2398)	948,071	0	0	948,071
<b>DETAILS OF WRITE-INS AGGREGATED AT ITEM 31 FOR OTHER ADMINISTRATIVE EXPENSES</b>				
3101. Office Expense	335,838	109,191		445,029
3102. Professional Fees	267,352	84,412		351,764
3103. Taxes, Licenses and Fees (Excluding Income and Payroll Taxes)	58,639	276,830		335,469
3104. Bad Debts	133,670			133,670
3105. Other General and Administrative Expenses	96,284	197,757	-26,250	267,791
3106.				
3198. Summary of remaining write-ins for Item 31 from overflow page				
3199. TOTALS (Items 3101 thru 3106 plus 3198)	891,783	668,190	-26,250	1,533,723
<b>DETAILS OF WRITE-INS AGGREGATED AT ITEM 47 FOR CHANGES IN RETAINED EARNINGS</b>				
4701. Unrealized Loss on Available for Sale Securities	-31,483	-43,446	43,446	-31,483
4702.				0
4703.				0
4704.				0
4705.				0
4706.				0
4798. Summary of remaining write-ins for Item 47 from overflow page				
4799. TOTALS (Items 4701 thru 4706 plus 4798)	-31,483	-43,446	43,446	-31,483
<b>DETAILS OF WRITE-INS AGGREGATED AT ITEM 48 FOR CHANGES OF OTHER NET WORTH ITEMS</b>				
4801.				0
4802.				0
4803.				0
4804.				0
4805.				0
4806.				0
4898. Summary of remaining write-ins for Item 48 from overflow page				
4899. TOTALS (Items 4801 thru 4806 plus 4898)	0	0	0	0

## STATEMENT AS OF 09-30-2003 OF 933-0318 ACCESS DENTAL PLAN

## REPORT #3: STATEMENT OF CASH FLOWS (Direct Method)

1	2	3	4	5
	Current Period			
	Access Dental	Premier Access	Intercompany Elimination	Consolidated
<b>CASH FLOW PROVIDED BY OPERATING ACTIVITIES</b>				
1. Group/Individual Premiums/Capitation	5,086	10,102,268		10,107,354
2. Fee-For-Service	4,243,743	0	-462,787	3,780,956
3. Title XVIII - Medicare Premiums	0	0		0
4. Title XIX - Medicaid Premiums	8,763,549	1,579,517		10,343,066
5. Investment and Other Revenues	75,365	230,344	-26,250	279,459
6. Co-Payments, COB and Subrogation	762,734	0		762,734
7. Medical and Hospital Expenses	-8,723,876	-8,164,410	462,787	-16,425,499
8. Administration Expenses	-2,194,841	-2,263,906	26,250	-4,432,497
9. Federal Income Taxes Paid	-25,812	-401,611		-427,423
10. Interest Paid	0	0		0
11. NET CASH PROVIDED BY OPERATING ACTIVITIES	2,905,948	1,082,202	0	3,988,150
<b>CASH FLOW PROVIDED BY INVESTING ACTIVITIES</b>				
12. Proceeds from Restricted Cash and Other Assets	500	0		500
13. Proceeds from Investments	0	4,000,000		4,000,000
14. Proceeds for Sales of Property, Plant and Equipment	0	0		0
15. Payments for Restricted Cash and Other Assets	0	0		0
16. Payments for Investments	-2,500	-3,031,914		-3,034,414
17. Payments for Property, Plant and Equipment	-198,911	-153,114		-352,025
18. NET CASH PROVIDED BY INVESTING ACTIVITIES	-200,911	814,972	0	614,061
<b>CASH FLOW PROVIDED BY FINANCING ACTIVITIES:</b>				
19. Proceeds from Paid in Capital or Issuance of Stock	0	0		0
20. Loan Proceeds from Non-Affiliates	0	0		0
21. Loan Proceeds from Affiliates	0	0		0
22. Principal Payments on Loans from Non-Affiliates	0	0		0
23. Principal Payments on Loans from Affiliates	0	0		0
24. Dividends Paid	-2,536,727	0		-2,536,727
25. Aggregate Write-Ins for Cash Provided by Financing Activities	0	0	0	0
26. NET CASH PROVIDED BY FINANCING ACTIVITIES	-2,536,727	0	0	-2,536,727
27. NET INCREASE (DECREASE) IN CASH (Items 11, 18 & 26)	168,310	1,897,174	0	2,065,484
28. CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE PERIOD	3,513,031	3,967,387	0	7,480,418
29. CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD	3,681,341	5,864,561	0	9,545,902
<b>RECONCILIATION OF NET INCOME TO NET CASH PROVIDED BY OPERATING ACTIVITIES:</b>				
30. Net Income	2,259,896	779,599	-779,599	2,259,896
<b>Adjustments to Reconcile Net Income to Net Cash Provided by Operating Activities</b>				
31. Depreciation and Amortization	124,713	28,891		153,604
32. Decrease (Increase) in Receivables	1,111,033	33,058		1,144,091
33. Decrease (Increase) in Prepaid Expenses	-120,360	248,305		127,945
34. Decrease (Increase) in Affiliate Receivables	-346	170,605		170,259
35. Increase (Decrease) in Accounts Payable	-126,428	-6,702		-133,130
36. Increase (Decrease) in Claims Payable and Shared Risk Pool	67,544	-145,000		-77,456
37. Increase (Decrease) in Unearned Premium		-60,496		-60,496
38. Aggregate Write-Ins for Adjustments to Net Income	-410,104	33,942	779,599	403,437
39. TOTAL ADJUSTMENTS (Items 31 through 38)	646,052	302,603	779,599	1,728,254
40. NET CASH PROVIDED BY OPERATING ACTIVITIES (Item 30 adjusted by Item 39 must agree to Item 11)	2,905,948	1,082,202	0	3,988,150
<b>DETAILS OF WRITE-INS AGGREGATED AT ITEM 25 FOR CASH FLOW PROVIDED BY FINANCING ACTIVITIES</b>				
2501.				0
2502.				0
2503.				0
2598. Summary of remaining write-ins for Item 25 from overflow page				0
2599. TOTALS (Items 2501 thru 2503 plus 2598)	0	0	0	0
<b>DETAILS OF WRITE-INS AGGREGATED AT ITEM 38 FOR ADJUSTMENTS TO NET INCOME</b>				
3801. Equity in Undistributed Income of Subsidiary	-564,927		564,927	0
3802. Minority Income			214,672	214,672
3803. Accrued Salaries	67,289	-67,313		-24
3804. Accrued Income Taxes, Premium Taxes and Miscellaneous Other Liabilities	87,534	101,255		188,789
3805.				0
3806.				0
3898. Summary of remaining write-ins for Item 38 from overflow page				0
3899. TOTALS (Items 3801 thru 3803 plus 3898)	-410,104	33,942	779,599	403,437

## STATEMENT AS OF 09-30-2003 OF 933-0318 ACCESS DENTAL PLAN

## REPORT #2: REVENUE, EXPENSES AND NET WORTH

	1	2	3	4
	Year to Date			
	Access Dental	Premier Access	Intercompany Elimination	Consolidated
	Current Period	Current Period	Current Period	Current Period
<b>REVENUES:</b>				
1. Premiums (Commercial)	12,204	29,702,972		29,715,176
2. Capitation	680,291			680,291
3. Co-payments, COB, Subrogation	2,204,842			2,204,842
4. Title XVIII - Medicare				0
5. Title XIX - Medicaid	21,825,646	4,648,605		26,474,251
6. Fee-For-Service	13,212,469		-1,225,707	11,986,762
7. Point-Of-Service (POS)				0
8. Interest	169,523	338,249		507,772
9. Risk Pool Revenue				0
10. Aggregate Write-Ins for Other Revenues	1,703,137	283,892	-2,298,071	-311,042
11. TOTAL REVENUE (Items 1 to 10)	39,808,112	34,973,718	-3,523,778	71,258,052
<b>EXPENSES:</b>				
<b>Medical and Hospital</b>				
12. Inpatient Services - Capitated				0
13. Inpatient Services - Per Diem				0
14. Inpatient Services - Fee-For-Service/Case Rate				0
15. Primary Professional Services - Capitated	12,214,992			12,214,992
16. Primary Professional Services - Non-Capitated	4,952,593	23,538,767	-1,225,707	27,265,653
17. Other Medical Professional Services - Capitated				0
18. Other Medical Professional Services - Non-Capitated	5,731,849			5,731,849
19. Non-Contracted Emergency Room and Out-of-Area Expense, not including POS				0
20. POS Out-Of-Network Expense				0
21. Pharmacy Expense - Capitated				0
22. Pharmacy Expense - Fee-for-Service				0
23. Aggregate Write-Ins for Other Medical and Hospital Expenses	2,712,162	0	0	2,712,162
24. TOTAL MEDICAL AND HOSPITAL (Items 12 to 23)	25,611,596	23,538,767	-1,225,707	47,924,656
<b>Administration</b>				
25. Compensation	2,183,718	1,833,571		4,017,289
26. Interest Expense	8,843	28		8,871
27. Occupancy, Depreciation and Amortization	399,195	219,498		618,693
28. Management Fees				0
29. Marketing	971,253	4,237,248		5,208,501
30. Affiliate Administration Services				0
31. Aggregate Write-Ins for Other Administration	2,602,219	1,781,999	-78,750	4,305,468
32. TOTAL ADMINISTRATION (Items 25 to 31)	6,165,228	8,072,344	-78,750	14,158,822
33. TOTAL EXPENSES	31,776,824	31,611,111	-1,304,457	62,083,478
34. INCOME (LOSS)	8,031,288	3,362,607	-2,219,321	9,174,574
35. Extraordinary Item				0
36. Provision for Taxes	66,380	1,143,286		1,209,666
37. NET INCOME (LOSS)	7,964,908	2,219,321	-2,219,321	7,964,908
<b>NET WORTH:</b>				
38. Net Worth Beginning of Period	14,634,769	7,814,588	-7,814,588	14,634,769
39. Audit Adjustments				0
40. Increase (Decrease) in Common Stock				0
41. Increase (Decrease) in Preferred Stock				0
42. Increase (Decrease) in Paid in Surplus				0
43. Increase (Decrease) in Contributed Capital				0
44. Increase (Decrease) in Retained Earnings:				0
45. Net Income (Loss)	7,964,908	2,219,321	-2,219,321	7,964,908
46. Dividends to Stockholders	-6,844,897			-6,844,897
47. Aggregate Write-Ins for Changes in Retained Earnings	18,687	25,789	-25,789	18,687
48. Aggregate Write-Ins for Changes in Other Net Worth Items	0	0	0	0
49. NET WORTH END OF PERIOD (Items 38 to 48)	15,773,467	10,059,698	-10,059,698	15,773,467

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## STATEMENT AS OF 09-30-2003 OF 933-0318 ACCESS DENTAL PLAN

## REPORT #2: REVENUE, EXPENSES AND NET WORTH

1	2	3	4	5
	Year to Date			
	Access Dental	Premier Access	Intercompany Elimination	Consolidated
<b>DETAILS OF WRITE-INS AGGREGATED AT ITEM 10 FOR OTHER REVENUES</b>				
1001. Miscellaneous Income	94,934	283,892	-78,750	300,076
1002. Equity in Undistributed Income of Subsidiary	1,608,203		-1,608,203	0
1003. Minority Interest in Income of Subsidiary			-611,118	-611,118
1004.				0
1005.				0
1006.				0
1098. Summary of remaining write-ins for Item 10 from overflow page				
1099. TOTALS (Items 1001 thru 1006 plus 1098)	1,703,137	283,892	-2,298,071	-311,042
<b>DETAILS OF WRITE-INS AGGREGATED AT ITEM 23 FOR OTHER MEDICAL AND HOSPITAL EXPENSES</b>				
2301. Occupancy, Depreciation and Amortization	1,270,025			1,270,025
2302. Supplies	1,146,085			1,146,085
2303. Other Medical Miscellaneous Expenses	296,052			296,052
2304.				0
2305.				0
2306.				0
2398. Summary of remaining write-ins for Item 23 from overflow page				
2399. TOTALS (Items 2301 thru 2306 plus 2398)	2,712,162	0	0	2,712,162
<b>DETAILS OF WRITE-INS AGGREGATED AT ITEM 31 FOR OTHER ADMINISTRATIVE EXPENSES</b>				
3101. Office Expense	1,116,607	449,149		1,565,756
3102. Professional Fees	495,705	191,929		687,634
3103. Taxes, Licenses and Fees (Excluding Income and Payroll Taxes)	191,585	820,891		1,012,476
3104. Bad Debts	518,904			518,904
3105. Other General and Administrative Expenses	279,418	320,030	-78,750	520,698
3106.				0
3198. Summary of remaining write-ins for Item 31 from overflow page				
3199. TOTALS (Items 3101 thru 3106 plus 3198)	2,602,219	1,781,999	-78,750	4,305,468
<b>DETAILS OF WRITE-INS AGGREGATED AT ITEM 47 FOR CHANGES IN RETAINED EARNINGS</b>				
4701. Unrealized Gain on Available for Sale Securities	18,687	25,789	-25,789	18,687
4702.				0
4703.				0
4704.				0
4705.				0
4706.				0
4798. Summary of remaining write-ins for Item 47 from overflow page				
4799. TOTALS (Items 4701 thru 4706 plus 4798)	18,687	25,789	-25,789	18,687
<b>DETAILS OF WRITE-INS AGGREGATED AT ITEM 48 FOR CHANGES OF OTHER NET WORTH ITEMS</b>				
4801.				0
4802.				0
4803.				0
4804.				0
4805.				0
4806.				0
4898. Summary of remaining write-ins for Item 48 from overflow page				
4899. TOTALS (Items 4801 thru 4806 plus 4898)	0	0	0	0

## STATEMENT AS OF 09-30-2003 OF 933-0318 ACCESS DENTAL PLAN

## REPORT #3: STATEMENT OF CASH FLOWS (Direct Method)

1	2	3	4	5
	Year to Date			
	Access Dental	Premier Access	Intercompany Elimination	Consolidated
<b>CASH FLOW PROVIDED BY OPERATING ACTIVITIES</b>				
1. Group/Individual Premiums/Capitation	12,205	30,125,770		30,137,975
2. Fee-For-Service	13,474,592	0	-1,225,707	12,248,885
3. Title XVIII - Medicare Premiums	0	0		0
4. Title XIX - Medicaid Premiums	22,245,966	4,615,012		26,860,978
5. Investment and Other Revenues	241,114	626,183	-78,750	788,547
6. Co-Payments, COB and Subrogation	2,204,841	0		2,204,841
7. Medical and Hospital Expenses	-25,228,570	-23,192,767	1,225,707	-47,195,630
8. Administration Expenses	-5,419,465	-8,585,277	78,750	-13,925,992
9. Federal Income Taxes Paid	-131,380	-1,192,286		-1,323,666
10. Interest Paid	-20,138	-28		-20,166
11. NET CASH PROVIDED BY OPERATING ACTIVITIES	7,379,165	2,396,607	0	9,775,772
<b>CASH FLOW PROVIDED BY INVESTING ACTIVITIES</b>				
12. Proceeds from Restricted Cash and Other Assets	500	0		500
13. Proceeds from Investments	0	11,350,000		11,350,000
14. Proceeds for Sales of Property, Plant and Equipment	0	0		0
15. Payments for Restricted Cash and Other Assets	0	0		0
16. Payments for Investments	-25,200	-10,781,914		-10,807,114
17. Payments for Property, Plant and Equipment	-432,219	-499,041		-931,260
18. NET CASH PROVIDED BY INVESTING ACTIVITIES	-456,919	69,045	0	-387,874
<b>CASH FLOW PROVIDED BY FINANCING ACTIVITIES:</b>				
19. Proceeds from Paid in Capital or Issuance of Stock	0	0		0
20. Loan Proceeds from Non-Affiliates	0	0		0
21. Loan Proceeds from Affiliates	0	0		0
22. Principal Payments on Loans from Non-Affiliates	0	0		0
23. Principal Payments on Loans from Affiliates	0	0		0
24. Dividends Paid	-6,844,897	0		-6,844,897
25. Aggregate Write-Ins for Cash Provided by Financing Activities	0	0	0	0
26. NET CASH PROVIDED BY FINANCING ACTIVITIES	-6,844,897	0	0	-6,844,897
27. NET INCREASE (DECREASE) IN CASH (Items 11, 18 & 26)	77,349	2,465,652	0	2,543,001
28. CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE PERIOD	3,603,992	3,398,909	0	7,002,901
29. CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD	3,681,341	5,864,561	0	9,545,902
<b>RECONCILIATION OF NET INCOME TO NET CASH PROVIDED BY OPERATING ACTIVITIES:</b>				
30. Net Income	7,964,908	2,219,321	-2,219,321	7,964,908
<b>Adjustments to Reconcile Net Income to Net Cash Provided by Operating Activities</b>				
31. Depreciation and Amortization	365,453	88,373		453,826
32. Decrease (Increase) in Receivables	-233,890	-2,231		-236,121
33. Decrease (Increase) in Prepaid Expenses	-305,241	-89,127		-394,368
34. Decrease (Increase) in Affiliate Receivables	383,170	-433,274		-50,104
35. Increase (Decrease) in Accounts Payable	11,735	-15,108		-3,373
36. Increase (Decrease) in Claims Payable and Shared Risk Pool	484,638	346,000		830,638
37. Increase (Decrease) in Unearned Premium		350,165		350,165
38. Aggregate Write-Ins for Adjustments to Net Income	-1,291,608	-67,512	2,219,321	860,201
39. TOTAL ADJUSTMENTS (Items 31 through 38)	-585,743	177,286	2,219,321	1,810,864
40. NET CASH PROVIDED BY OPERATING ACTIVITIES (Item 30 adjusted by Item 39 must agree to Item 11)	7,379,165	2,396,607	0	9,775,772
<b>DETAILS OF WRITE-INS AGGREGATED AT ITEM 25 FOR CASH FLOW PROVIDED BY FINANCING ACTIVITIES</b>				
2501.				0
2502.				0
2503.				0
2598. Summary of remaining write-ins for Item 25 from overflow page				0
2599. TOTALS (Items 2501 thru 2503 plus 2598)	0	0	0	0
<b>DETAILS OF WRITE-INS AGGREGATED AT ITEM 38 FOR ADJUSTMENTS TO NET INCOME</b>				
3801. Equity in Undistributed Income of Subsidiary	-1,608,203		1,608,203	0
3802. Minority Income			611,118	611,118
3803. Accrued Salaries	219,460	5,328		224,788
3804. Accrued Income Taxes, Premium Taxes and Miscellaneous Other Liabilities	97,135	-72,840		24,295
3805.	0			0
3806.	0			0
3898. Summary of remaining write-ins for Item 38 from overflow page				0
3899. TOTALS (Items 3801 thru 3803 plus 3898)	-1,291,608	-67,512	2,219,321	860,201